

**What is claimed is:**

1. A method for managing at least one transaction through using credit card authorization payment infrastructures, the method comprising the steps of:
  - 5        providing a personal account number, the personal account number corresponding to an account managed by an Issuer and being in a format different from industry stand credit card number format;
    - associating the personal account number with a predetermined value;
    - assigning the personal account number to a stored value instrument upon
    - 10    activation of the stored value instrument; and
    - providing the stored value instrument to a Consumer.
  2. The method of claim 1, further comprising allowing the Consumer to make a purchase using the stored value instrument.
  3. The method of claim 1, the step of providing a personal account number
  - 15    further comprising providing a plurality of personal account numbers to a PAN Facilitator.
  4. The method of claim 3, the step of providing a personal account number further comprising the PAN Facilitator selectively providing the at least one personal account number of the plurality of personal account numbers to a Retailer for use with at
  - 20    least one stored value instrument distributed by the Retailer.
  5. The method of claim 1, further comprising:
    - activating the stored value instrument at a point of sale; and
    - allowing the Consumer to make a purchase using the stored value instrument.
  6. The method of claim 1, further comprising:
    - 25    communicating the personal account number and a proposed transaction to the Issuer;
    - providing authorization from the Issuer for the proposed purchase; and
    - allowing the Consumer to make the proposed purchase using the stored value instrument.
  - 30    7. The method of claim 6, further comprising performing a settlement between the Issuer and a PAN Facilitator.
  8. An apparatus for distribution in retail and redemption at selected redemption sites, the apparatus comprising:
    - a card, the card having a front side and back side;

machine readable information on at least one of the front side and back side, the machine readable information containing account data; and

account information indicia on at least one of the front side and back side, the account information indicia being at least partially different from the account data.

5        9. The apparatus of claim 8, further comprising the machine readable information being in a format that is different from industry standard credit card authorization infrastructure information format.

10       10. A method for using a card distributed in retail at at least one redemption site, the method comprising the steps of:

providing a card, the card having a front side and back side, machine readable information on at least one of the front side and back side, the machine readable information containing account data, and account information indicia on at least one of the front side and back side, the account information indicia being at least partially different from the account data;

15       associating a value with the card; and  
redeeming the value associated with the card in at least one redemption site.

11. The method of claim 10, further comprising the machine readable information being in a format that is different from industry credit card authorization infrastructure information format.

20       12. The method of claim 11, the step of providing the card further comprising providing the card having machine readable information that is compatible with a gift card redemption system of a selected Retailer and the step of redeeming the value further comprising redeeming the value by processing the card using the gift card redemption system.

25       13. The method of claim 11, further comprising associating the value with the card by assigning a personal account number with the card at point of sale, and associating a balance with the personal account number.

14. The method of claim 13, further comprising the step of redeeming the value being deducting a purchase amount from the balance.

30       15. The method claim 10, further comprising the redemption site being an online Retailer.

16. The method of claim 10, further comprising the redemption site being an authorized merchant.

17. The method of claim 10, further comprising associating the value with the card by assigning a personal account number, and assigning a redemption rule to the personal account number.

5 18. The method of claim 17, further comprising assigning the redemption rule being defining a group of merchants as authorized merchants and permitting redemption of the card value only at authorized merchants.

19. A system for distributing a card at retail that is redeemable at selected redemption sites, the system comprising:

10 a card, the card having a front side and back side, machine readable information on at least one of the front side and back side, the machine readable information containing account data, account information indicia on at least one of the front side and back side, the account information indicia being at least partially different from the account data, and a personal account number associated card;

15 a personal account number facilitation system, and a redemption site interface, the redemption site interface being operative to connect to the personal account number facilitation system in response to using the card at a redemption site.

20. The system of claim 19, wherein the redemption site interface is a point of sale activation system.